



2015 SUMMARY OF EMPLOYEE BENEFITS

Management (At-Will/Unrepresented)

The Town is pleased to provide covered employees with an extensive benefits package that includes insurance programs and other health, financial, and professional benefits. This summary is intended only to highlight the benefits and does not constitute a contractual obligation. The written policy, plan or contract must be consulted to determine the specific terms and conditions of coverage for each benefit.

Salary Adjustments: 2% Cost of Living Adjustment on July 1, 2015.

At-Will Employment: Management positions are at-will. Town or employee may terminate the employment relationship at any time for any reason.

Dependents Covered Under Medical, Dental and Vision Insurance: An employee's spouse or registered domestic partner and children, adopted children or step-children are eligible for coverage. Unmarried children under age 26 are eligible for medical coverage, regardless of student status and whether or not they live with the employee. Adult disabled children may be eligible for continued coverage under certain circumstances.

Medical: Employees may participate in either the Insurance Program or the Cash Allocation Program. If an employee chooses medical coverage that is more expensive than the Town Contribution, the difference will be paid by the employee through payroll deduction.

2015 Bay Area CalPERS Medical Premiums (Monthly)

	Employee	Employee +1	Employee +2/more
Anthem Select HMO	\$662.41	\$1,324.82	\$1,722.27
Anthem Traditional HMO	\$827.57	\$1,655.14	\$2,151.68
Blue Shield Access+	\$928.87	\$1,857.74	\$2,415.06
Blue Shield NetValue	\$870.60	\$1,741.20	\$2,263.56
Kaiser	\$714.45	\$1,428.90	\$1,857.57
PERS Choice	\$700.84	\$1,401.68	\$1,822.18
PERS Select	\$690.43	\$1,380.86	\$1,795.12
PERSCare	\$775.08	\$1,550.16	\$2,015.21
UnitedHealthcare	\$850.67	\$1,701.34	\$2,211.74

Cash Allocation Program: As an alternative to the Insurance Program, employees may use a cash allocation to purchase medical and dental insurance on a pre-tax basis. Employees may also choose to receive part or all of their cash allocation in cash, payable in two equal amounts in December and June or the first 2 paychecks of each month (24x a year). Any amount received in cash is taxable. Employees who waive insurance coverage must provide proof of other coverage. Medical and dental premiums must be paid from the cash allocation funds prior to receiving a cash allocation. Cash Allocation for Management employees is as follows:

- \$950 per month for employees hired before November 15, 2004
- \$400 per month for employees hired after November 15, 2004

Dental: The Town offers an HMO plan at no cost and a PPO plan at a cost of \$15 per month to the employee. There is no additional cost for dependents. Employees who choose the Cash Allocation program described above may purchase dental insurance at the full cost of the premium.

2015 Delta Dental Rates (Monthly)

DeltaCare USA (HMO)	\$44.66	No cost to employees who enroll in DeltaCare USA HMO. Employees who purchase dental insurance through Cash Allocation will have the full premium (\$44.66 deducted in equal installments 2x per month.) Employee must select a <u>Primary Care Dentist</u> . Employee must go through the Primary Care Dentist for all dental services and referrals to specialists. <ul style="list-style-type: none">• No per year calendar max, no co-pay, no annual deductible• Ortho \$350 start-up fee and \$1,800 co-pay adult, \$1,600 co-pay child
Delta PPO Plan	\$139.80	Employee share is \$15 per month. Employees who purchase dental insurance through cash allocation will have the full premium (\$139.80) deducted in equal installments 2x per month. For the most cost savings employee must choose an <u>In-Network Delta PPO Dentist</u> . <ul style="list-style-type: none">• Per year calendar max \$1,500/member• Ortho coverage \$1,500/member• PPO Dentist: 100% Preventive, 90% Basic, 60% Major; \$25 individual deductible (\$75 family)• NonPPO: 100% Preventive, 80% Basic, 50% Major; \$50 individual deductible (\$150 family)

Vision Service Plan: Town pays the employee premium. The employee pays the additional premium for dependents. Provides exam every 12 months plus \$130 allowance toward frames; \$20 co-pay for exam and prescription glasses. Option to use \$130 allowance toward contact lenses and fitting every 12 months. Additional savings for sunglasses and laser surgery.

2015 VSP Monthly Rates

Employee \$10.33 (Paid by Town)	Employee +1 \$4.48	Employee +2 or more \$16.31
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Retirement: Town contributes 25.43% for FY 2015/16.

- For employees hired prior to September 15, 2012: CalPERS 2.5% at 55 Plan with 12-Month Highest Average; employee contributes 8%.
- For employees hired after September 15, 2012: CalPERS 2% at 60 Plan with 36-Month Highest Average; employee contributes 7%.
- For employees hired after on/after January 1, 2013: The Town complies with California Public Employees' Pension Reform Act of 2013 (PEPRA). For FAQ's on Pension Reform Act of 2013, refer to the [CalPERS website](#).

Life Insurance/AD&D: \$50,000 provided at no cost to employee. Reduces to 67% at age 65 and 34% at age 70. Employees may purchase additional life insurance up to 5x salary up to \$300,000.

Deferred Compensation: The Town provides a deferred compensation program for supplemental retirement savings. Employees may participate in the program on a voluntary basis (ICMA Group #301065).

Supplemental Disability Plan: Provided at no cost to employee for disabling injuries and illness up to 3 years from incident. Pays 60% of salary up to \$1,300 per week for 12 weeks. After 90 days pays 60% of salary up to \$6,000 per month. Limitations and qualifications apply; assumes non-participation in Social Security or SDI. Disability pay is non-PERSable and is subject to income tax.

Optional Benefits: Under the Town's Section 125 Cafeteria Plan, employees may establish a Flexible Health Spending Account (FSHA) for out-of-pocket medical costs or a Dependent Care Assistance Plan (DCAP) for child care. In addition, optional insurance plans are available for Accident, Cancer or Hospital Indemnity coverage. For more information contact American Fidelity at 1-800-450-3506.

Holidays: Town holidays are observed as follows:

- January 1
- the third Monday in January
- the third Monday in February
- the last Monday in May
- July 4
- the first Monday in September
- Thanksgiving Day
- the Friday following Thanksgiving Day
- December 25
- Four hours on Dec. 24 and Dec. 31
- Every day declared a Holiday by the Mayor as a result of a national holiday declared by the President or State Governor.

Vacation Accrual: Maximum vacation accrual of 500 hours. Option to cash out up to the accrued balance 2x each year, payable in June and December.

Vacation Accrual		
Months of Employment	Days Per Year (Day = 8 hours)	Accrual Hours per PPD
0 to 36 (up to 3 years)	10	3.08
37 to 60 (3-5 years)	16	4.92
61 to 120 (5-10 years)	21	6.46
121 to 180 (10-15 years)	23	7.08
181 months (15+ years)	25	7.70

Personal Leave: 48 hours per calendar year. May not be carried over or cashed out.

Administrative (Bonus) Leave: Up to 40 hours of administrative leave per calendar year in recognition of extraordinary work hours awarded at the Town Manager's discretion. May not be carried over or cashed out.

Bereavement/Compassion Leave: Up to 40 hours per occurrence for death of employee's immediate family member including spouse, parent, grandparent, sibling, child or miscarriage/stillbirth. Also covers immediate family members of spouse.

- FMLA:** After 12 months of employment provides job-protected time off for qualifying purposes. FMLA is unpaid unless employee also applies paid leaves.
- Up to 12 workweeks per year for a serious health condition, a family member's serious health condition, or parental leave to care for a newborn or newly adopted or placed child. (NOTE: for birth mothers, any period of pregnancy-related temporary disability is not deducted from the 12 week parental leave entitlement.)
 - Up to 26 workweeks of "Service Member Family Leave" during a single 12-month period to care for a covered service member who is undergoing medical treatment, recuperation, or therapy; otherwise in outpatient status, or otherwise on the temporary disability retired list.

Sick Leave: 8 hours per month. Maximum sick leave accrual is 1,000 hours. Option to cash out up to the accrued balance 2x each year June and December, must maintain a balance of 150 hours after the cash-out.

Sick Leave Cash-out upon separation: Employee who separate employment with at least 150 hours of accrued sick leave will receive a portion of their sick leave in cash.

Sick Leave Cash-Out for Non-Retirement Separation

Months of Service	Cash-Out
0 to 59 (up to 5 years)	25%
60 to 119 (5-10 years)	37.5%
120+ (10+ years)	50%

Sick Leave Unused at Retirement: Employees hired prior to November 15, 2004 who retire with a sick leave accrual balance of at least 200 hours may convert 100% of this accumulated sick leave to a dollar equivalent at their hourly rate of pay at the time of retirement for use toward retiree medical costs. The converted amount is subject to tax and cannot be cashed out.

Performance Bonus: The Town Manager may authorize performance-based lump-sum awards, generally up to 3% of base salary. Amounts greater than 3% may be granted if recommended by the Town Manager and approved in the budget.

Employee Assistance Program (EAP): Up to 8 personal counseling sessions for employee and their dependents per problem per year, plus online referrals, resources and information. The Town pays the monthly premium for employees and their dependents.

Cell Phone Stipend: Eligible for monthly stipend of \$120 per month based upon utilization level and Town Manager's authorization (refer to Finance Policy.)